Case 14-43290 Doc 1 Filed 12/03/14 Entered 12/03/14 14:01:53 Desc Main Document Page 1 of 12

United States Bankruptcy C Northern District of Illinois									Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Faedtke, Charles L Jr					Name of Joint Debtor (Spouse) (Last, First, Middle): Faedtke, Catherine							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Or (include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of	e all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	r Individual-T	Гахрауег I.	D. (ITIN) No./Complete EIN
xxx-xx-6064 Street Address of Debtor (No. and Street, City, and State): 1062 Ellsworth Drive Grayslake, IL ZIP Code				Street 106 Gra	Address of	Joint Debtor orth Drive	(No. and Str	reet, City, a	ZIP Code			
County of Reside	ence or	of the Princ	cipal Place o	f Busines		60030	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	60030 ness:
Lake							Lal					
Mailing Address	of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):
					_	ZIP Code	e					ZIP Code
Location of Prince	cipal As	sets of Bus	siness Debtor	·								
(if different from	n street a	ddress abo	ve):									
	Type of		one box)			of Busines	s			of Bankrup Petition is Fi		Under Which
 (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) 			Sing in 1 Rail Stoo	ckbroker nmodity Broaring Bank	eal Estate a 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ CI of ☐ CI	napter 15 P a Foreign napter 15 P	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding	
		5 Debtors	ractor	Oth		mpt Entity	v				e of Debts c one box)	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			unde		t, if applicable applicable applications in the United States	le) ization States	defined "incurr	are primarily condition of the second of the	§ 101(8) as idual primarily	for	☐ Debts are primarily business debts.	
		•	heck one box	κ)			one box:	mall business	•	oter 11 Debte		2)
□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ Access				Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	this petition.	defined in 11 U ated debts (exc t to adjustment	J.S.C. § 1010 cluding debts on 4/01/16				
Statistical/Admi Debtor estim Debtor estim there will be	ates that ates that	t funds will t, after any	be available exempt prop	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
Estimated Numb] 0-	editors 100-	200-	1,000-	5,001-	10,001-	□ 25,001-	□ 50,001-	OVER			
49 99 Estimated Assets	9	199	999	5,000	10,000	25,000	50,000	100,000	100,000	-		
\$0 to \$5	_	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
	_	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(04/13)	Page 2 01 12	Page 2
Voluntar	y Petition	Name of Debtor(s): Faedtke, Charles L Jr	
(This page mu	st be completed and filed in every case)	Faedtke, Catherine	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	ditional sheet)
Location Where Filed:	Northern District of Illinois	Case Number: 13-31784	Date Filed: 8/08/13
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		hibit B
forms 10K a pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Coo	whose debts are primarily consumer debts.) I in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available ify that I delivered to the debtor the notice December 3, 2014 (Date)
		Joseph Wrobel 3078230	
☐ Yes, and ☐ No. (To be composite Exhibit If this is a join	Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition. Exhibit C is attached and made a part of this petition.	chibit D ch spouse must complete and attach a a part of this petition. and made a part of this petition. g the Debtor - Venue oplicable box) al place of business, or principal asset a longer part of such 180 days than in eneral partner, or partnership pending	as separate Exhibit D.) as in this District for 180 any other District. in this District.
	this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defendance interests of the parties will be serve	nt in an action or ed in regard to the relief
	Certification by a Debtor Who Reside (Check all app		ty
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment) (Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to Debtor has included with this petition the deposit with the	for possession, after the judgment for	possession was entered, and
	after the filing of the petition. Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Faedtke, Charles L Jr Faedtke, Catherine

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Charles L Faedtke, Jr

Signature of Debtor Charles L Faedtke, Jr

X /s/ Catherine Faedtke

Signature of Joint Debtor Catherine Faedtke

Telephone Number (If not represented by attorney)

December 3, 2014

Date

Signature of Attorney*

X /s/ Joseph Wrobel

Signature of Attorney for Debtor(s)

Joseph Wrobel 3078256

Printed Name of Attorney for Debtor(s)

Joseph Wrobel, Ltd.

Firm Name

29 South LaSalle Street Suite 630 Chicago, IL 60603

Address

josephwrobel@chicagobankruptcy.com 312.781.0996 Fax: 312.962.4941

Telephone Number

December 3, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 2	۸
4	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Page 3 B1 (Official Form 1)(04/13) Name of Debtor(s): Voluntary Petition Faedtke, Charles L Jr Faedtke, Catherine (This page must be completed and filed in every case) Signatures Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition I declare under penalty of perjury that the information provided in this is true and correct, that I am the foreign representative of a debtor in a foreign petition is true and correct. proceeding, and that I am authorized to file this petition. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief ☐ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Charles L Faedtke, Jr Monday Signature of Debtor Charles L Faedtke, Jr Signature of Foreign Representative X /s/ Catherine Faedtke Coulco Printed Name of Foreign Representative Signature of Joint Debtor Catherine Faedtke Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer December 2, 2014 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), Date Signature of Attorney* 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X <u>/s/ Joseph Wrobel</u> chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Joseph Wrobel 3078256 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Joseph Wrobel, Ltd. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 29 South LaSalle Street Suite 630 Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, Chicago, IL 60603 principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address josephwrobel@chicagobankruptcy.com 312.781.0996 Fax: 312.962.4941 Telephone Number December 2, 2014 Address Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156. Title of Authorized Individual

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Charles L Faedtke, Jr Catherine Faedtke		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	etermination by the court.]
	109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
1 //	109(h)(4) as physically impaired to the extent of being
• ,	in a credit counseling briefing in person, by telephone, or
through the Internet.);	8 9 7 9 7 9 9
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Charles L Faedtke, Jr
	Charles L Faedtke, Jr
Date: December 3, 20	014

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, through the Internet.); □ Active military duty in a military combat zone.	, or
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	В
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Isl Charles L Faedtke, Jr Charles L Faedtke, Jr	and the same of th
Date: December 2, 2014	¥

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Charles L Faedtke, Jr Catherine Faedtke		Case No.		
		Debtor(s)	Chapter	13	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
_ · · · · · · · · · · · · · · · · · · ·	§ 109(h)(4) as impaired by reason of mental illness or
± • • • • • • • • • • • • • • • • • • •	alizing and making rational decisions with respect to
financial responsibilities.);	
<u> </u>	109(h)(4) as physically impaired to the extent of being
• •	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Catherine Faedtke
C	Catherine Faedtke
Date: December 3, 2	014

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	e 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.	r
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: Isl Catherine Faedtke Catherine Faedtke	
Date: December 2, 2014	

AT&T Uverse PO Box 5014 Carol Stream, IL 60197

Bay Area Credit Service LLC 1000 Abernathy Rd #195 Atlanta, GA 30328

Cherry Creek HOA c/o Cornerstone Management Corp. POB 66370 Chicago, IL 60666-6370

Comcast C/O Stellar Recovery, Inc PO Box 1234 Fort Mill, SC 29716-1234

Comcast P O BOX 3002 Southeastern, PA 19398

Comenity GEM PO Box 659819 San Antonio, TX 78265

CPS PO Box 57071 Irvine, CA 92619-7071

First Premier Bank PO Box 5519 Sioux Falls, SD 57117-5519

Hawthorn Surgery Center C/O Transworld Systems, Inc 507 Prudential Road Horsham, PA 19044

Heights Finance Corp PO Box 176 McHenry, IL 60051 Northwestern Lake Forest Hosp 660 N Westmoreland Road Lake Forest, IL 60045-1659

Northwestern Medical Group 26609 Network Place Chicago, IL 60673-1266

Prestige Financial Services P O BOX 26707 Salt Lake City, UT 84126-0702

Spotloan C/O BlueChip Financial PO Box 720 Belcourt, ND 58316

Title Lenders Ind d/b/a USA Payday Loan 9572 N. Potter Road Des Plaines, IL 60016

Transworld Systems, Inc PO Box 17221 Wilmington, DE 19850

Wells Fargo Mortgage PO Box 5296 Carol Stream, IL 60197